# 

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Marvin J. Ponce
Joannie Ponce
Debtors

Case No. 16-18034-ref Chapter 13

#### **CERTIFICATE OF NOTICE**

District/off: 0313-4 User: Violet Page 1 of 2 Date Rcvd: Feb 24, 2017 Form ID: 3091 Total Noticed: 40

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on					
Feb 26, 2017. db	+Marvin J. Ponce, 601 S. 19th Street, Apt. D206, Reading, PA 19606-1766				
jdb	+Joannie Ponce, 400 George Street, Reading, PA 19605-2409				
tr	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,				
CI					
smg	Reading, PA 19606-0410 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603				
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601				
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401				
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300				
13824701	+Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413				
13835829	+Bank of America, NA, c/o Denise Carlon, Esq., KML Law Group, PC,				
	701 Market Street, Suite 5000, Philadelphia, PA 19106-1541				
13824705	+ComenityCapital/Boscovs, PO Box 182120, Columbus, OH 43218-2120				
13824707	+Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242				
13824708	+Discover National Bank/Macys, PO Box 8218, Mason, OH 45040-8218				
13824709	+Goodyear/Citibank, N. A., Po Box 6497, Sioux Falls, SD 57117-6497				
13824710	Home Pro Visa, Cscl Dispute Team N8235-04m, Des Moines, IA 50306				
13824713	+One Main Financial, Po Box 499, Hanover, MD 21076-0499				
13824718	+Synchrony Bank/Lowes, 5450 NW Central #1000, Houston, TX 77092-2016				
13824721	+Vaccaro's Auto, 805 Hiester's Lane, Reading, PA 19605-3034				
13835856	+Wells Fargo Bank, NA, c/o William E. Craig, Esq., 110 Marter Avenue, Suite 301,				
13033030	Moorestown, NJ 08057-3124				
Notice by elect	tronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.				
aty	E-mail/Text: jad@cdllawoffice.com Feb 25 2017 02:11:53				
	Case & DiGiamberardino, P.C., 845 North Park Road, Suite 101, Wyomissing, PA 19610				
smg	+E-mail/Text: robertsl2@dnb.com Feb 25 2017 02:13:21 Dun & Bradstreet, INC,				
- 3	3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520				
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 25 2017 02:12:38				
<u> </u>	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,				
	Harrisburg, PA 17128-0946				
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 25 2017 02:13:32 U.S. Attorney Office,				
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404				
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 25 2017 02:13:12 United States Trustee,				
	Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405				
13824702	EDI: BANKAMER.COM Feb 25 2017 01:43:00 Bank of America, Po Box 982238,				
	El Paso, TX 79998				
13824703	EDI: CAPITALONE.COM Feb 25 2017 01:43:00 Capital One Bank Usa N. A.,				
	15000 Capital One Drive, Richmond, VA 23238				
13854575	EDI: BL-BECKET.COM Feb 25 2017 01:43:00 Capital One, N.A., c/o Becket and Lee LLP,				
12004506	PO Box 3001, Malvern PA 19355-0701				
13824706	+EDI: RCSFNBMARIN.COM Feb 25 2017 01:43:00				
12024711	Las Vegas, NV 89193-8872				
13824711	+EDI: CBSKOHLS.COM Feb 25 2017 01:43:00 Kohls/Capital One, N56 W 17000 Ridgewood Drive,				
13824712	Menomonee Falls, WI 53051-5660 +EDI: NAVIENTFKASMSERV.COM Feb 25 2017 01:43:00 Navient, P.O. Box 9500,				
13024/12	Wilkes Barre, PA 18773-9500				
13836182	EDI: NAVIENTFKASMGUAR.COM Feb 25 2017 01:43:00 Navient Solutions, Inc. on behalf of,				
13030102	EDI: NAVIENTFRASMGUAR.COM FED 25 201/ 01:43:00 Navient Solutions, Inc. on Denail of,				
	United Student Aid Funds Inc. Attn: Bankruptcy Litigation Unit E3149 PO Box 9430				
	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430,				
13844362	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430				
13844362	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430 +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421				
13844362 13849733	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421 EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,				
13849733	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788				
	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283,				
13849733 13824714	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283				
13849733	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282,				
13849733 13824714 13824715	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282, Sioux Falls, SD 57117-6282				
13849733 13824714	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282, Sioux Falls, SD 57117-6282  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank Sam's Club, Po Box 965005,				
13824714 13824715 13824716	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282, Sioux Falls, SD 57117-6282  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank Sam's Club, Po Box 965005, Orlando, FL 32896-5005				
13849733 13824714 13824715	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282, Sioux Falls, SD 57117-6282  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank Sam's Club, Po Box 965005, Orlando, FL 32896-5005  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/JCPenney, Po Box 965007,				
13824714 13824715 13824716	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282, Sioux Falls, SD 57117-6282  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank Sam's Club, Po Box 965005, Orlando, FL 32896-5005				
13824714 13824715 13824716 13824717	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282, Sioux Falls, SD 57117-6282  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank Sam's Club, Po Box 965005, Orlando, FL 32896-5005  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007				
13824714 13824715 13824716 13824717	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282, Sioux Falls, SD 57117-6282  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank Sam's Club, Po Box 965005, Orlando, FL 32896-5005  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007  EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998  +EDI: WTRRNBANK.COM Feb 25 2017 01:43:00 TD Bank USA/Target Credit, PO Box 673,				
13824714 13824715 13824716 13824717 13824719	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282, Sioux Falls, SD 57117-6282  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank Sam's Club, Po Box 965005, Orlando, FL 32896-5005  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007  EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998				
13824714 13824715 13824716 13824717 13824719	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282, Sioux Falls, SD 57117-6282  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank Sam's Club, Po Box 965005, Orlando, FL 32896-5005  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007  EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998  +EDI: WTRRNBANK.COM Feb 25 2017 01:43:00 TD Bank USA/Target Credit, PO Box 673,				
13824714 13824715 13824716 13824717 13824719 13824720 13849750	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421 EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282, Sioux Falls, SD 57117-6282  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank Sam's Club, Po Box 965005, Orlando, FL 32896-5005  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007  EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998  +EDI: WTRRNBANK.COM Feb 25 2017 01:43:00 TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673  EDI: WFFC.COM Feb 25 2017 01:43:00 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438				
13824714 13824715 13824716 13824717 13824719 13824720	United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421 EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283, Sioux Falls, SD 57117-6283  +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282, Sioux Falls, SD 57117-6282  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank Sam's Club, Po Box 965005, Orlando, FL 32896-5005  +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007  EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998  +EDI: WTRRNBANK.COM Feb 25 2017 01:43:00 TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673  EDI: WFFC.COM Feb 25 2017 01:43:00 Wells Fargo Bank, N.A., PO Box 10438,				

TOTAL: 22

#### Case 16-18034-ref Doc 19 Filed 02/26/17 Entered 02/27/17 01:09:31 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-4 User: Violet Page 2 of 2 Date Royd: Feb 24, 2017 Form ID: 309I Total Noticed: 40 \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\* \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, aty\* +FREDERICK L. REIGLE, Reading, PA 19606-0410 13824704\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Capital One Bank USA, N. A., 15000 Capital One Dr, Richmond, VA 23238) TOTALS: 0, \* 2, ## 0 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. Transmission times for electronic delivery are Eastern Time zone. Addresses marked '++' were redirected to the recipient's preferred mailing address

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2017 Signature: /s/Joseph Speetjens

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below: BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com DENISE ELIZABETH CARLON on behalf of Creditor FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com JOHN A. DIGIAMBERARDINO on behalf of Joint Debtor Joannie Ponce jad@cdllawoffice.com,

dmk@cdllawoffice.com,reb@cdllawoffice.com

JOHN A. DIGIAMBERARDINO on behalf of Debtor Marvin J. Ponce jad@cdllawoffice.com, dmk@cdllawoffice.com,reb@cdllawoffice.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Services mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 7

# 

	CEILIIICALE OF NOUL	<del>.e                                     </del>
Information to	identify the case:	
Debtor 1	Marvin J. Ponce	Social Security number or ITIN xxx-xx-1478
	First Name Middle Name Last Name	EIN
Debtor 2	Joannie Ponce	Social Security number or ITIN xxx-xx-4928
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Bankruptcy Court		Date case filed for chapter 13 11/17/16
Case number: 16	6-18034-ref	

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Marvin J. Ponce	Joannie Ponce
2.	All other names used in the last 8 years		
3.	Address	601 S. 19th Street Apt. D206 Reading, PA 19606	400 George Street Reading, PA 19605
4.	<b>Debtor's attorney</b> Name and address	JOHN A. DIGIAMBERARDINO Case & DiGiamberardino, P.C. 845 North Park Road Suite 101 Wyomissing, PA 19610	Contact phone 610–372–9900 Email: <u>jad@cdllawoffice.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacei.yov.		Contact phone (610)2085040 Date: 2/24/17

For more information, see page 2

# 

Debtor Marvin J. Ponce and Joannie Ponce

Case number 16-18034-ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	March 21, 2017 at 01:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/20/17	
		<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of claim (except governmental units):	n Filing deadline: 6/19/17	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 5/16/17	
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the d, you meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 4/27/17 at 09:00 AM, Location: Courtroom 1, Third Floor, 1 PA 19601		
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed.	oter 7. Debtors must file a list of property claimed as ffice or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that	
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you m	debts will not be discharged until all payments tors may never try to collect the debt from the bu want to have a particular debt excepted from a file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge	